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**INFORMATION DISCLOSURE
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Sheet 1 of 1

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Application Number	09/811,684
Filing Date	March 20, 2001
First Named Inventor	DEMBO, Ron
Art Unit	3693
Examiner Name	DASS, Harish T.
Attorney Docket Number	11483-98

NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T ²
		Canadian Office Action Application No. 2,388,931 Dated: September 6, 2008.	
		GIBSON, M., "Information Systems for Risk Management", Federal Reserve Board, March 1997.	

Examiner
SignatureDate
Considered

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 809. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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